



OptumHealth Consumer Data Exchange (CDEx Version 3.3)

Integration Guide

Version 3.3
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1. OptumHealth Standard File Specification

Consumer Data Exchange (“CDEx”) files are provided to OptumHealth via the Secured File Transmission Protocol (SFTP).

1.1 Formatting Rules

- The file must be a pipe delimited ASCII (|) file. Fields within each record are delimited by the (|) character.
- The file must have the extension .TXT
- Each section type contains one row per record. Each row is terminated with a Carriage Return/Line Feed.
- In the record layout, all dates are in the format of MMDDYYYY.
- Files may contain full data populations or changes only.
- Files may contain different combinations of record types (for example, Contribution records only, Participant records, and Enrollment records).
- Fields have specified maximum lengths as indicated in the specification. No zero padding or space padding is necessary unless specified.
- Negative values are only allowed for contribution amounts (Payroll Deductions or Employer Contributions) for all plans *except* HSA. Negative amounts are specified using a minus sign (-) (for example, -50.00).
- Dollar signs (\$) are not supported for currency fields.
- All fields within a record will be updated in the system™ regardless of the change, if at least one field on the record is changed from the previous file submission.
- Field names are not specified within the file. The fields are indicated positionally based on the pipe-delimiter.
- Each file must contain a header and footer record. These records are required.
- A “Default” value indicates the value populated by the system if a value is not specified in the file for the field.
- “Valid Values” are the available valid values for the field. Only these values will be accepted for processing of the file.
- All fields with values should be submitted with each file. If a record is sent with values for a field, and the next time the field does not contain a value, the system will set the value to blank, if allowed per the file processing rules.
- Fields grayed out are required but must be left blank.
- The file name should contain the client name and the file generation date (for example, ABCCompany_06012013).

Required Records	Valid Values
File Header	FH
File Footer	FF

The optional record can be sent in a Consumer Data Exchange file in any order. On receipt, the system processes within Consumer Data Exchange sort the records in the order below to ensure record types are processed in the order of dependency.

Optional Records	Valid Values
Participant Record	PT
Enrollment Record	EN
Contribution Record	CT
Dependent Record – HRA plans only	DP

The following is an example file showing record types:

1	FF OPT P12345 N 06012013 101547 2.0
2	PT 201308080 Driver Don J M M 02021975 201308080 80 P Drive Green Bay WI 54303 US 09011999 Class BiWeekly 09011999 Active 09011999
3	EN 201308080 Health Care FSA 01012013 2500.00 01012013
4	EN 201308080 Dependent Care FSA 01012013 5000.00 01012013
5	CT 201308080 Health Care FSA 06152013 Payroll Deduction 96.15 Actual
6	CT 201308080 Dependent Care FSA 06152013 Payroll Deduction 192.31 Actual
7	DP 201308080 301358080 Spouse Driver Wife W F 04121975 301358080 Active N N
8	DP 201308080 401368080 Dependent Driver Baby C M 07312012 401368080 Active N N
9	FF 7 OPT P12345 06012013 101547

1.2 File Import ID Options

Participant

- Consumer Data Exchange uses the **Participant File Import ID** field as the key indicator to uniquely identify a participant when creating or updating records in the system. The **Participant File Import ID** is their Social Security Number (SSN).
- The **Participant File Import ID** must be the participant's SSN.
- Each time a record is sent using Consumer Data Exchange the **Participant File Import ID** is used to determine if the participant exists in the system.
 - If the **Participant File Import ID** is not found by looking up the same value for the field used for the **Participant File Import ID**, then the participant will be added as a new participant to the system.
 - If an existing participant record is found that matches the value provided in the **Participant File Import ID**, then the participant record will be updated with the data fields provided on the file.

Note: If the SSN provided matches an existing record in the system, the record is updated. If no match is found, a new record is inserted.

Dependent (Only used for HRA plans)

- Consumer Data Exchange uses a combination of the **Participant File Import ID** and the **Dependent File Import ID** fields as the key indicators to uniquely identify a dependent when creating or updating records in the system. The **Dependent File Import ID** is the Dependent Social Security Number (SSN).
- The **Dependent File Import ID** must be the dependent's SSN.
- Each time a record is sent using Consumer Data Exchange the **Participant File Import ID/Dependent File Import ID** combination is used to determine if the dependent exists in the system.
 - If the **Participant File Import ID/Dependent File Import ID** combination is not found, then the dependent is added as a new dependent to the system.
 - If an existing dependent record is found that matches the value provided in the **Participant File Import ID/Dependent File Import ID** combination, then the dependent record is updated with the data fields provided on the file.

Note: If the SSN provided matches an existing record in the system, the record is updated. If no match is found, a new record is inserted.

1.3 Client File Legend Sample

Optum File Integration Requirements For Client

Header Record/Footer Record

Administrator Code:

Employer Code:

Participant Record

Employer Code:

Division:

Payroll Frequency:

Enrollment Record

Employer Code:

Plan Name:

Contribution Record – if applicable

Employer Code:

Plan Name:

Naming conventions must show exactly on the file as shown above. All test files will need to be submitted password protected or by way of secure email. The production FTP credentials will be released once a successful test file is received.

Please reach out to arc_itfilenotification@optumhealthfinancial.com with any questions.

2. Header Record Layout

The system requires a Header record for each file that is sent. The Header record must be the first record in the file. The purpose of this record is to identify the file for processing, the Administrator sending the file, the employer, and the date with which the file is associated.

Example:

FH|OPT|P12345|N|06012013|101547|3.3

1	FH OPT P12345 N 06012013 101547 2.0
2	PT 201308080 Driver Don J M M 02021975 201308080 80 P Drive Green Bay WI 54303 US 09011999 Class BiWeekly 09011999 Active 09011999
3	EN 201308080 Health Care FSA 01012013 2500.00 01012013
4	EN 201308080 Dependent Care FSA 01012013 5000.00 01012013
5	CT 201308080 Health Care FSA 06152013 Payroll Deduction 96.15 Actual
6	CT 201308080 Dependent Care FSA 06152013 Payroll Deduction 192.31 Actual
7	DP 201308080 301358080 Spouse Driver Wife W F 04121975 301358080 Active N N
8	DP 201308080 401368080 Dependent Driver Baby C M 07312012 401368080 Active N N
9	FF 7 OPT P12345 06012013 101547

Field Name	Header Record Description	Format	Maximum Character Length	Valid Value(s)	Default Value	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record.	alpha	2	FH		String	Y
Administrator Code	Unique code assigned to each Administrator in the system. This code is defined during implementation. Reference the legend provided with the client specific information	alpha	3	See File Legend		String	Y

Field Name	Header Record Description	Format	Maximum Character Length	Valid Value(s)	Default Value	Data Type	Required
Employer Code	Unique code assigned to each employer when they are created in the system. The Administrator controls which code is assigned to each employer.	alphanumeric	6	See File Legend		String	Y
Synchronize Flag	Synchronization loads all data within the file, not just changes.	alpha	1	N		String	Y
Creation Date	The date the file was created for processing	MMDDYYYY	8			Date	Y
Creation Time	The time of day the file was created for processing.	HHMMSS	6			Time	Y
File Version	Version of the file format being used	alphanumeric	6	3.3		String	Y

3. Participant Record Layout

Following is the complete Participant record showing the layout of all information maintained by the system. The Participant record is used to communicate demographic information that identifies the participant.

Example:

PT|201308080|||Driver|Don|J|M|M||02021975|201308080|80 P
Drive|||GreenBay|WI|54303|US|||||09011999|||Class|BiWeekly|09011999|Active|09011999||||

1 FH|OPT|P12345|N|06012013|101547|2.0|
2 PT|201308080|||Driver|Don|J|M|M||02021975|201308080|80 P Drive|||Green Bay|WI|54303|US|||||09011999|||Class|BiWeekly|09011999|Active|09011999||||
3 EN|201308080|Health Care FSA|01012013|2500.00|||||||01012013||||
4 EN|201308080|Dependent Care FSA|01012013|5000.00|||||||01012013||||
5 CT|201308080|Health Care FSA|06152013|Payroll Deduction|96.15|Actual|
6 CT|201308080|Dependent Care FSA|06152013|Payroll Deduction|192.31|Actual|
7 DP|201308080|301358080||Spouse|Driver|Wife|W|F|04121975|301358080|Active|N|N|||
8 DP|201308080|401368080||Dependent|Driver|Baby|C|M|07312012|401368080|Active|N|N|||
9 FF|7|OPT|P12345|06012013|101547|

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Record Type	Two-letter code that uniquely identifies the record	Alphanumeric	2	PT		String	Y
Participant File Import ID	Social Security Number of the Participant; no dashes	Alphanumeric	9			String	Y

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Employer Employee ID	Unique identifier assigned by the Employer for the participant	Alphanumeric	20			String	Y
Employee Number	Unique identifier for the participant within the system Note: This field is required if not using the TPA Setting to have the system auto-generate this value.	Alphanumeric	15	Field must be blank		String	N*
Last Name	Last name of the participant	Alphanumeric	50			String	Y
First Name	First name of the participant	Alphanumeric	50			String	Y
Middle Initial	Middle initial of the participant	Alphanumeric	1			String	N
Gender	Gender of the participant	Alphanumeric	1	F, M		String	N
Marital Status	Marital status of the participant	Alphanumeric	1	M, S		String	N
Mother's Maiden Name	Maiden name of the participant's mother.	Alphanumeric	50			String	N
Date Of Birth	Birth date of the participant	MMDDYYYY	8			Date	Y
SSN	Social Security Number of the Participant; no dashes	Numeric	9			String	Y

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Address Line 1	Participant's Address Line 1 Note: This should be the civic address for an international address ie: 811 PORTAGE AVE	Alphanumeric	30			String	Y
Address Line 2	Participant's Address Line 2 * Required when passing an international address International Data Elements: Municipality, Province and Postal Code ie: WINNIPEG MB R3G 0N3	Alphanumeric	30			String	N*
Address Line 3	Participant's Address Line 3	Alphanumeric	30			String	N
Address Line 4	Participant's Address Line 4 Note: Address Line 4 is not currently supported by the system.	Alphanumeric	30			String	N
City	Name of the city of the participant's address * Blank for international	Alphanumeric	30			String	Y*
State	State code of the participant's address * Blank for international	Alphanumeric	2	USPS standard state code		String	Y*

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Zip Code	Zip code of the participant's address Note: If zip code is sent with a dash, the dash must be between the 5 th and 6 th digits (total of 10 characters). * Blank for international	Alphanumeric	5 or 9 or 10			String	Y*
Country	Country code of the participant's address	Alphanumeric	2	ISO Standard two character codes (US, CA, etc.)	US	String	Y
Home Phone	Home phone number of the participant	Numeric	10			String	N
Work Phone	Work phone number of the participant	Numeric	10			String	N
Work Phone Extension	Extension for the work phone number of the participant	Numeric	6			String	N
Email Address	Company email address for the participant that will be used for electronic communications to the participant Note: This should not be supplied for RRA plans.	Alphanumeric	125			String	Y

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Username	A unique identifier for each participant used to sign on to the Consumer Portal. The username is assigned by the Administrator and must be unique within the Administrator account. Note: Required if not set to have the system auto-generate the initial username.	Alphanumeric	100	Field must be blank		String	N*
Password	Password the participant uses to sign on to the Consumer Portal. The initial password is assigned by the Administrator and must be specified for all new participant records. Updating passwords is not supported, and these will be ignored for existing participant records. Note: Required if not set to have the system auto-generate the initial password.	Alphanumeric	100	Field must be blank		String	N*
Hire Date	Most recent Hire Date	MMDDYYYY	8			Date	Y
Division	The division of the company to which the participant belongs. This field must match a division created in the system by the Administrator. If blank, the system will default the division to "Unassigned."	Alphanumeric	100	See File Legend	Unassigned	String	N

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Hours Per Week	The expected number of hours per week the participant will be working. This field is used to determine a participant's eligibility to enroll in a benefit plan when enrolling using the Consumer Portal. This field must be a whole number.	Numeric	2		0	Integer	N
Employee Class	The class to which the participant is associated. This field is used to determine in which plans a participant can enroll. This field must match a class created in the system by the Administrator.	Alphanumeric	100	Class		String	Y
Payroll Frequency	Identifies the participant's pay cycle. This field must match the Payroll Frequency Name assigned in the system by the Administrator.	Alphanumeric	10	See File Legend		String	Y
Payroll Frequency Effective Date	A payroll frequency change can be scheduled to occur for a future date. If there is no change in the payroll frequency the value should match the Hire Date field.	MMDDYYYY	8			Date	Y
Participant Status	Identifies the employment status of the participant	Alphanumeric	20	Active or Terminated LOA (if applicable)		String	Y

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Status Effective Date	A status change can be scheduled to occur for a future date. If there is no change in the participant's status the value should match the Hire Date field.	MMDDYYYY	8			Date	Y
Hold Payroll Deductions	When a status of LOA (Leave of Absence) has been submitted for a participant, this field indicates whether or not to Hold Payroll Deductions while the participant is in an LOA status. Note: If blank, system will default to Y .	Alphanumeric	1	Y, N	Y*	String	N
Hold Employer Contributions	When a status of LOA (Leave of Absence) is submitted, this field indicates whether or not to Hold Employer Contributions while the participant is in an LOA status. Note: If blank, system will default to Y .	Alphanumeric	1	Y, N	Y*	String	N
Incur Services	When a status of LOA (Leave of Absence) is submitted, this field indicates whether or not to approve claims for expenses incurred while the participant is in an LOA status. Note: If blank, system will default to N .	Alphanumeric	1	Y, N	N*	String	N
Final Payroll Process Date	This value will determine the last payroll deduction date to be posted for the participant. This date must be equal to or after the hire date. **Payroll contributions received via a file after this date will be rejected.	MMDDYYYY	8		Termination effective date	Date	N

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Final Contribution Process Date	This value will determine the last employer contribution date to be posted for the participant. This date must be equal to or after the hire date. **Employer contributions received via a file after this date will be rejected.	MMDDYYYY	8		Termination effective date	Date	N
HSA Custodian	This field allows receiving and passing along an external HSA custodian to Benny. The value must match the External HSA Custodian name established in 1Cloud or the record will fail. Benny integration must be completed or the record will fail. The field is ADD only. No updates to External HSA Custodian are allowed. If an update is detected, the record will fail.	Alphanumeric	100			String	N
Medicare Beneficiary	Indicates whether or not the consumer is covered by Medicare and should be included in MSP Reporting	Alphanumeric	1	Y or N	N	String	N
Medicare ID	Personal identifier for those covered by Medicare	Alphanumeric	12			String	N
Exchange Integration ID	Unique identifier supplied by the exchange for the consumer. *If you are using this field as the Participant File Import ID, it is a required field.	Alphanumeric	50			String	N*
Reporting Hierarchy Level1	Name for level 1 reporting hierarchy.	Alphanumeric	100			String	N

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
Reporting Hierarchy Level2	Name for level 2 reporting hierarchy.	Alphanumeric	100			String	N
Reporting Hierarchy Level3	Name for level 3 reporting hierarchy.	Alphanumeric	100			String	N
Reporting Hierarchy Level4	Name for level 4 reporting hierarchy.	Alphanumeric	100			String	N
CDD_Citizenship	Consumer's citizenship status *Required if TPA requires Citizenship and Employment Status fields.	Alphanumeric	20	US Citizen, Resident Alien, Non Resident Alien		String	N*
CDD_Country	Country code of the participant's place of residence. *Required if TPA requires Citizenship and Employment Status fields and CDD_Citizenship field is not equal to 'US Citizen'. Note: The system sets the field to 'US' when citizenship is 'US Citizen' and the country is not specified or other than 'US'. The system doesn't allow the CDD_Country to be set to 'US', if 'Resident Alien' or 'Non Resident Alien' is selected for the CDD_Citizenship.	Alphanumeric	2	ISO Standard two character codes (US, CA, etc.)		String	N*
CDD_EmploymentStatus	Consumer's current employment status. *Required if TPA requires Citizenship and Employment Status fields. Note: This field is informational only.	Alphanumeric	20	Employed, Not Employed, Self Employed, Retired		String	N*

Field Name	Participant Record Description	Format	Maximum Field Length	Valid Value(s)	Default Value	Data Type	Required
CDD_Employer	<p>The name of the consumer's employer</p> <p>*Required if TPA requires Citizenship and Employment Status fields and CDD_EmploymentStatus is not equal to 'Not Employed' or 'Retired'.</p> <p>Note: For individual HSA accounts this may not always be equal to the employer they are associated with.</p>	Alphanumeric	30			String	N*
CDD_JobTitle	<p>Consumer's job title</p> <p>*Required if TPA requires Citizenship and Employment Status fields and CDD_EmploymentStatus is not equal to 'Not Employed' or 'Retired'.</p>	Alphanumeric	30			String	N*
Class Effective Date	<p>Effective date for the Consumer's Class. If there is no change in the participant's status the value should match the Hire Date field.</p>	MMDDYYYY	8		<p>Consumer's hire date when a new consumer is added; Previous consumer's class effective date when a new class is added for the consumer.</p>	Date	Y

4. Enrollment Record Layout

Following is the complete Enrollment record showing the layout of all information maintained by the system. The Enrollment record is used to communicate enrollments for each participant.

Example:

EN|201308080|Health Care FSA|01012013|2500.00|||||01012013||||

0 10 20 30 40 50 60 70 80 90 100 110 120 130 140 150

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1 FH|OPT|P12345|N|06012013|101547|2.0|
2 PT|201308080|||Driver|Don|J|M||02021975|201308080|80 P Drive|||Green Bay|WI|54303|US|||09011999|||Class|BiWeekly|09011999|Active|09011999|||
3 EN|201308080|Health Care FSA|01012013|2500.00|||||01012013||||
4 EN|201308080|Dependent Care FSA|01012013|5000.00|||||01012013||||
5 CT|201308080|Health Care FSA|06152013|Payroll Deduction|96.15|Actual|
6 CT|201308080|Dependent Care FSA|06152013|Payroll Deduction|192.31|Actual|
7 DP|201308080|301358080||Spouse|Driver|Wife|W|F|04121975|301358080|Active|N|N||
8 DP|201308080|401368080||Dependent|Driver|Baby|C|M|07312012|401368080|Active|N|N||
9 FF|7|OPT|P12345|06012013|101547|

```

Field Name	Participant Enrollment Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record	Alphanumeric	2	EN		String	Y
Participant File Import Id	Social Security Number of the Participant; no dashes	Alphanumeric	9			String	Y
Plan Name	The name of the plan the enrollment record is for. Plan Name is set by the Administrator when the plan is created in the system. The name provided in this field must match a Plan Name in the system.	Alphanumeric	35	See File Legend		String	Y

Field Name	Participant Enrollment Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Enrollment Effective Date	Effective date of the participant's enrollment; represents either the initial effective date of the enrollment or the change effective date if for a mid-year election change.	MMDDYYYY	8			Date	Y
Participant Election Amount	The total dollar amount of the Participant's election for the plan. <i>Decimals are not assumed and must be populated.</i> Note: Must include a value for all plans that require a participant election. Should be blank for RRA and HSA plans.	Currency 99999.99	8			Currency	N*
Enrollment Termination Date	If the participant is terminating his enrollment in a benefit plan, this field identifies the effective date of the participant's termination in the plan. Note: This field should only be populated if terminating the election. The termination date may not be equal to the enrollment effective date.	MMDDYYYY	8			Date	N
Employer Contribution Level	Used for HRA and RRA plans only. May be used to default an employer contribution amount associated to the plan setup for the participant enrolling in the employer contribution level.	Alphanumeric	10	Ind, IndSpouse, IndChild, Family		String	N

Field Name	Participant Enrollment Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Employer Contribution Amount	<p>The total dollar amount of the Employer's contribution to the benefit plan. This should represent an annual contribution amount.</p> <p>May be used instead of indicating an employer contribution level for the employer contribution amount. If an amount is present in this field, the amount indicated will be used for the participant's.</p>	Currency 99999.99	8			Currency	N
Note: Employer contribution amount in the plan should be added when applicable. Decimals are not assumed and must be populated.							
Primary Reimbursement	The primary reimbursement method for the participant.	Alphanumeric	30	Direct Deposit, Check, Debit Card		String	N
Alternate Reimbursement	The alternate reimbursement method for the participant.	Alphanumeric	30	Direct Deposit, Check, Debit Card		String	N
Enrolled In Claims Exchange	Indicates the participant will be enrolled to participate in Claims Exchange. Once enrollment is reported, a Null value will keep the account in the status initially reported.	Alphanumeric	1	Y, N		String	N

Field Name	Participant Enrollment Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Election Amount Indicator	<p>*Required for HSA, Transit and Parking plans</p> <p>PerPay: Can be specified for HSA plans. PlanYear/PerMonth: Can be specified for MassTransit or Parking plans.</p>	Alphanumeric	8	PlanYear PerPay PerMonth		String	N*
HDHP Coverage Level	<p>*Required for HSA Plans</p> <p>The Participant's enrollment level in a qualified HDHP health plan. This field is used to determine HSA eligibility. This field can only have a value for HSA plans.</p>	Alphanumeric	6	Single, Family		String	N*
Plan Year Start Date	The start date for the plan year for which the enrollment is effective. If sent on the record, this value will be used to validate if the enrollment effective date is accurate for the plan year. If not populated, the plan year will be derived based on the enrollment effective date provided.	MMDDYYYY	8			Date	N
Termsand Conditions Accepted	<p>*Required for HSA Plans</p> <p>Indicates whether the client is using an indicator when the consumer has accepted the terms and conditions of their HSA.</p>	Alpha	1	Y, N		String	N*

Field Name	Participant Enrollment Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
DateTerms Conditions Accepted	*Required if Terms and Conditions Accepted field is populated with a Y Indicates the date that the Consumer accepted the terms and conditions of their HSA.	Numeric MMDDYYYY	8			Date	N*
TimeTerms Conditions Accepted	*Required if Terms and Conditions Accepted field is populated with a Y Indicates the time in which the consumer has accepted the terms and conditions of their HSA.	Numeric HHMMSS	6			Time	N*
ChangeDate	Change date of the enrollment record. Identifies when changes impact coverage or are corrections to existing lines of coverage. Note: File processing is currently not using this field. Availability of this functionality is pending. This field must still be present.	Numeric MMDDYYYY	8			Date	N
Spend Down	Indicates whether the consumer is eligible for spend down.	Alpha	1	Y or N	Yes for FSA and Commuter plans, No for HRA plans	String	Y

5. Dependent Record Layout (for HRA plans only):

Following is the complete Dependent record showing the layout of all information maintained by the system. The Dependent record is used to communicate demographic information that identifies the dependents assigned to a particular participant.

Example:

DP|201308080|301358080|Spouse|Driver|Wife|W|F|04121975|301358080|Active|N|N||

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FH|OPT|P12345|N|09012015|101547|2.0
PT|201308080|||Driver|Don|J|M|M||02021975|201308080|80 P Drive||||Green Bay|WI|54303|US||||||09011999|||Class|BiWeekly|09011999|Active|09011999||||
EN|201308080|Health Care FSA|01012013|2500.00|||||||01012013||||
EN|201308080|Dependent Care FSA|01012013|5000.00|||||||01012013||||
CT|201308080|Health Care FSA|06152013|Payroll Deduction|96.15|Actual
CT|201308080|Dependent Care FSA|06152013|Payroll Deduction|192.31|Actual
DP|201308080|301358080|Spouse|Driver|Wife|W|F|04121975|301358080|Active|N|N||
DP|201308080|401368080|Dependent|Driver|Baby|C|M|07312012|401368080|Active|N|N||
PA|201308080|01/01/2015 - 12/31/2027|HIA|C|Wellness Contribution|09162015|50.00|Health Screening|||||||||||||
FF|8|OPT|P12345|09012015|101547
```

Field Name	Dependent Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record	Alphanumeric	2	DP		String	Y
Participant File Import Id	Social Security Number of the Participant; no dashes	Alphanumeric	9			String	Y
Dependent File Import Id	Social Security Number of the Dependent; no dashes	Alphanumeric	9			String	Y
Relationship	The relationship of the dependent to the participant. Only one dependent may have the relationship title of "Spouse."	Alphanumeric	9	Spouse, Dependent		String	Y

Field Name	Dependent Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Relationship Type	If the dependent's relationship is "Dependent", this further defines the type of relationship for MSP Reporting purposes	Alphanumeric	16	Child Domestic Partner Other	Child	String	N
Last Name	Last name of the dependent	Alphanumeric	30			String	Y
First Name	First name of the dependent	Alphanumeric	30			String	Y
Middle Initial	Middle initial of the dependent	Alphanumeric	1			String	N
Gender	Gender of the dependent	Alphanumeric	1	F, M		String	N
DOB	Birth date of the dependent	MMDDYYYY	8			Date	Y
SSN	Social Security Number of the dependent; no dashes.	Numeric	9			String	Y
Medicare Beneficiary	Indicates whether or not the dependent is covered by Medicare and should be included in MSP Reporting	Alphanumeric	2	Y, N	N	String	N
Medicare ID	Personal identifier for those covered by Medicare	Alphanumeric	12			String	N
Status	Status of the dependent	Alphanumeric	8	Active, Inactive	Active	String	N
Student	Identifies if the dependent is a full-time college student	Alphanumeric	1	Y, N	N	String	N

Field Name	Dependent Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Issue Card	Indicates issuance of a debit card for the dependent	Alphanumeric	1	Y,N	N	String	N
HRA Enrollment Effective Date	Effective date of dependent's enrollment in HRA	MMDDYYYY	8		Consumer's HRA enrollment effective date	Date	N
HRA Enrollment Termination Date	Termination date of dependent's enrollment in HRA (not plan year end date)	MMDDYYYY	8		Consumer's HRA enrollment termination date	Date	N
External Dependent ID	Unique identifier supplied by employer to uniquely identify dependents in their own system.	Alphanumeric	20			String	N

6. Contribution Record Layout

Following is the complete Contribution record showing the layout of all information maintained by the system. The Contribution record is used to communicate contributions made by either the participant or the employer that need to be posted to a specific benefit plan account. Participant payroll deductions and employer contributions must be sent as two separate contribution records.

Note: No Employer Contributions should be sent for a plan configured to fund the participant's account on the Plan Year Start Date, because those funds will be credited to the account automatically when the plan year initializes. Employer Contributions should be sent on the file for any other schedule configuration (Monthly, Custom, Pay Frequency based). A separate record must be created for each contribution type (participant deduction and employer contribution).

Contributions may be sent to the system as either an individual per pay period amount or a year-to-date (YTD) summary amount.

- If a YTD summary amount is sent, the system will subtract the contributions-to-date in the system from the amount on the file to determine the difference. This amount is loaded as the contribution for the contribution date specified on the file. If the calculation results in a negative adjustment, the system will reflect a negative contribution amount for that contribution date.
- If an Actual amount is sent, the system will update the scheduled amount for the contribution date with the amount received on the file.

Examples:

- YTD (Year to Date) Contributions for both participant and employer contributions:
CT|201308080|Health Care FSA|06152013|Payroll Deduction|96.15|YTD
CT|201308080|Dependent Care FSA|06152013|Employer Contribution|192.31|YTD
- Actual (Per Pay Period) Contributions for both participant and employer contributions:
CT|201308080|Health Care FSA|06152013|Payroll Deduction|96.15|Actual
CT|201308080|Dependent Care FSA|06152013|Employer Contribution|192.31|Actual
- Negative amount for contributions:
CT|201308080|Health Care FSA|06152013|Payroll Deduction|-96.15|Actual
- HSA Contributions:
CT|201308080|HSA|06152013|Payroll Deduction|96.15|Actual|Current||

1 FH|OPT|P12345|N|06012013|101547|2.0
 2 PT|201308080|||Driver|Don|J|M|M||02021975|201308080|80 P Drive|||Green Bay|WI|54303|US|||09011999|||Class|BiWeekly|09011999|Active|09011999|||
 3 EN|201308080|Health Care FSA|01012013|2500.00|||01012013|||
 4 EN|201308080|Dependent Care FSA|01012013|5000.00|||01012013|||
 5 CT|201308080|Health Care FSA|06152013|Payroll Deduction|96.15|Actual
 6 CT|201308080|Dependent Care FSA|06152013|Payroll Deduction|192.31|Actual
 7 DP|201308080|301358080||Spouse|Driver|Wife|W|F|04121975|301358080|Active|N|N||
 8 DP|201308080|401368080||Dependent|Driver|Baby|C|M|07312012|401368080|Active|N|N||
 9 FF|7|OPT|P12345|06012013|101547

Field Name	Contribution Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record	Alphanumeric	2	CT		String	Y
Participant File Import Id	Social Security Number of the Participant; no dashes	Alphanumeric	9			String	Y
Plan Name	<p>The name of the plan the contribution record is for. Plan Name is set by the Administrator when the plan is created in the system. The name provided in this field must match a Plan Name in the system.</p> <p>Note if more than one Plan type exists, each will be a new record.</p>	Alphanumeric	35	See File Legend		String	Y

Field Name	Contribution Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Contribution Date	Identifies the date the contribution is for. The date provided must match a payroll deduction date or an employer contribution date in the system. *Note HSA contributions post 2 days after the contribution date on the file.	MMDDYYYY	8	*Must match payroll deduction date or employer contribution date in the system		Date	Y
Contribution Description	Identifies the type of contribution the record is for.	Alphanumeric	30	Payroll Deduction, Employer Contribution		String	Y
Contribution Amount	Specifies the <i>actual</i> dollar amount or the <i>year to date</i> dollar amount of the contribution transaction. Decimals are not assumed and must be populated.	Currency 99999.99 or -99999.99	9			Currency	Y
Amount Type	Identifies whether the Contribution Amount is a single <i>actual</i> contribution amount or a <i>year to date</i> collected contribution amount.	Alphanumeric	6	Actual, YTD		String	Y
Tax Year	*Required for HSA Plans Identifies the tax year for HSA contributions. Notes: This field is not required. If you do not use this field, you do not need to include the delimiter.	Alphanumeric	7	Current, Prior	Current	String	N*

Field Name	Contribution Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Notes	<p>Information displays in the "Notes" column on the Cash Account Details pages (for HSAs) and the Account Activity pages (for all other plans) on the Administrator and Consumer portals.</p> <p>Notes: This field is not required. If you do not use this field, you do not need to include the delimiter.</p> <p>Partners have the option to utilize an updated Employer Portal Import Contribution file template (V3) if they want to include a "Notes" field. Submit a Service Request to make this version available in the dropdown menu on the Employer Portal.</p>	Alphanumeric	500			String	N
Plan Year Start Date	<p>Identifies the start date of the plan year associated to the plan that the contribution should be posted to.</p> <p>*Blank for HSA plans</p> <p>Note: This field is not required. If you do not use this field, you do not need to include the delimiter.</p>	MMDDCCYY	8			Date	*N

7. Footer Record Layout

The system requires a Footer record for each file that is sent. The Footer record must be the last record in the file. The purpose of this record is to identify the type of record being sent, the client sending the file, the record count, and the date with which the file is associated.

Example:

FF|7|OPT|P12345|06012013|101547

1	FH OPT P12345 N 06012013 101547 2.0
2	PT 201308080 Driver Don J M 02021975 201308080 80 P Drive Green Bay WI 54303 US 09011999 Class BiWeekly 09011999 Active 09011999
3	EN 201308080 Health Care FSA 01012013 2500.00 01012013
4	EN 201308080 Dependent Care FSA 01012013 5000.00 01012013
5	CT 201308080 Health Care FSA 06152013 Payroll Deduction 96.15 Actual
6	CT 201308080 Dependent Care FSA 06152013 Payroll Deduction 192.31 Actual
7	DP 201308080 301358080 Spouse Driver Wife W F 04121975 301358080 Active N N
8	DP 201308080 401368080 Dependent Driver Baby C M 07312012 401368080 Active N N
9	FF 7 OPT P12345 06012013 101547

Field Name	Footer Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Record Type	A two-letter code that uniquely identifies the record	Alphanumeric	2	FF		String	Y
Record Count	Count of the total number of records, of any record type, included between the File Header and File Footer records. Partner use only. No validation occurs to make sure the value provided equals the actual record count in the file.	Numeric	20			String	Y
Administrator Code	Unique code assigned to each Administrator in the system. This code is defined during implementation.	Alphanumeric	3	See File Legend		String	Y

Field Name	Footer Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Required
Employer Code	Unique code assigned to each employer when they are created in the system. The Administrator controls what code is assigned to each employer.	Alphanumeric	6	See File Legend		String	Y
Creation Date	The date the file was created for processing	MMDDYYYY	8			Date	Y
Creation Time	The time of day the file was created for processing	HHMMSS	6			Time	Y